

Fill in this information to identify the case:	
Debtor 1	Alma Leticia Herrero
Debtor 2 (Spouse, if filing)	
United States Bankruptcy Court for the:	Southern District of Texas (State)
Case number	14-35537

## Form 4100R

## Response to Notice of Final Cure Payment

10/15

According to Bankruptcy Rule 3002.1(g), the creditor responds to the trustee's notice of final cure payment.

## Part 1: Mortgage Information

Name of creditor:	U.S. Bank Trust National Association, as Trustee of the Chalet Series III Trust	Court claim no. (if known): 4
Last 4 digits of any number you use to identify the debtor's account:	2 5 0 8	
Property address:	4115 Sue Ellen Street Number Street	
	Houston, TX 77087 City State ZIP Code	

## Part 2: Prepetition Default Payments

Check one:

Creditor agrees that the debtor(s) have paid in full the amount required to cure the prepetition default on the creditor's claim.

Creditor disagrees that the debtor(s) have paid in full the amount required to cure the prepetition default on the creditor's claim. Creditor asserts that the total prepetition amount remaining unpaid as of the date of this response is: \$ \_\_\_\_\_

## Part 3: Postpetition Mortgage Payment

Check one:

Creditor states that the debtor(s) are current with all postpetition payments consistent with § 1322(b)(5) of the Bankruptcy Code, including all fees, charges, expenses, escrow, and costs.

The next postpetition payment from the debtor(s) is due on: 01/01/2019  
MM / DD / YYYY

Creditor states that the debtor(s) are not current on all postpetition payments consistent with § 1322(b)(5) of the Bankruptcy Code, including all fees, charges, expenses, escrow, and costs.

Creditor asserts that the total amount remaining unpaid as of the date of this response is:

a. Total postpetition ongoing payments due: (a) \$ \_\_\_\_\_

b. Total fees, charges, expenses, escrow, and costs outstanding: + (b) \$ \_\_\_\_\_

c. **Total.** Add lines a and b. (c) \$ \_\_\_\_\_

Creditor asserts that the debtor(s) are contractually obligated for the postpetition payment(s) that first became due on: \_\_\_\_\_ / \_\_\_\_\_ /  
MM / DD / YYYY

Debtor 1 Alma Leticia Herrero  
 First Name Middle Name Last Name

Case number (if known) 14-35537

Part 4: Itemized Payment History

If the creditor disagrees in Part 2 that the prepetition arrearage has been paid in full or states in Part 3 that the debtor(s) are not current with all postpetition payments, including all fees, charges, expenses, escrow, and costs, the creditor must attach an itemized payment history disclosing the following amounts from the date of the bankruptcy filing through the date of this response:

- all payments received;
- all fees, costs, escrow, and expenses assessed to the mortgage; and
- all amounts the creditor contends remain unpaid.

Part 5: Sign Here

**The person completing this response must sign it. The response must be filed as a supplement to the creditor's proof of claim.**

*Check the appropriate box::*

I am the creditor.  
 I am the creditor's authorized agent.

**I declare under penalty of perjury that the information provided in this response is true and correct to the best of my knowledge, information, and reasonable belief.**

Sign and print your name and your title, if any, and state your address and telephone number if different from the notice address listed on the proof of claim to which this response applies.

/s/ Kristin Zilberstein  
 Signature

Date 1 / 30 / 2019

Print Kristin Zilberstein  
 First Name Middle Name Last Name

Title Authorized Agent for Secured Creditor

Company Ghidotti Berger, LLP

If different from the notice address listed on the proof of claim to which this response applies:

Address 1920 Old Tustin Avenue  
 Number  Street   
Santa Ana, CA 92705  
 City  State  ZIP Code

Contact phone (949) 427 – 2010 Email kzilberstein@ghidottiberger.com

1 Kristin Zilberstein, Esq. (SBN: 200041)  
2 Jennifer Bergh, Esq. (SBN: 305219)  
3 Michelle R. Ghidotti-Gonsalves, Esq. (SBN 232837)  
4 GHIDOTTI | BERGER  
5 1920 Old Tustin Ave.  
6 Santa Ana, CA 92705  
7 Ph: (949) 427-2010  
8 Fax: (949) 427-2732  
9 kzilberstein@ghidottiberger.com

10 Authorized Agent for Creditor  
11 US Bank Trust National Association, as Trustee of the Chalet Series III Trust

12 **UNITED STATES BANKRUPTCY COURT**

13 **SOUTHERN DISTRICT OF TEXAS – HOUSTON DIVISION**

14 In Re: ) CASE NO.: 14-35537  
15 )  
16 Alma Leticia Herrero, ) CHAPTER 13  
17 )  
18 Debtors. ) **CERTIFICATE OF SERVICE**  
19 )  
20 )  
21 )  
22 )  
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28 )

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29 **CERTIFICATE OF SERVICE**

30 I am employed in the County of Orange, State of California. I am over the age of  
31 eighteen and not a party to the within action. My business address is: 1920 Old Tustin  
32 Avenue, Santa Ana, CA 92705.

33 I am readily familiar with the business's practice for collection and processing of  
34 correspondence for mailing with the United States Postal Service; such correspondence would  
35 be deposited with the United States Postal Service the same day of deposit in the ordinary  
36 course of business.

1 On January 30, 2019 I served the following documents described as:

- **RESPONSE TO NOTICE OF FINAL CURE PAYMENT**

3 on the interested parties in this action by placing a true and correct copy thereof in a sealed  
4 envelope addressed as follows:  
5

6 | (Via United States Mail)

<b>Debtor</b>		<b>Debtor's Counsel</b>	
Alma Leticia Herrero		Anis Damani	
4115 Sue Ellen St.		Damani Law Firm PLLC	
Houston, TX 77087-1337		8303 Southwest Fwy, Ste 111	
		Houston, TX 77074	
<b>Trustee</b>		<b>U.S. Trustee</b>	
William E. Heitkamp		Office of the US Trustee	
Office of Chapter 13 Trustee		515 Rusk Ave, Ste 3516	
9821 Katy Freeway, Ste 590		Houston, TX 77002	
Houston, TX 77024			

14 xx (By First Class Mail) At my business address, I placed such envelope for deposit with  
15 the United States Postal Service by placing them for collection and mailing on that date  
following ordinary business practices.

16 \_\_\_\_\_ Via Electronic Mail pursuant to the requirements of the Local Bankruptcy Rules of the  
17 Eastern District of California

18       xx (Federal) I declare under penalty of perjury under the laws of the United States of  
19       America that the foregoing is true and correct.

Executed on January 30, 2019 at Santa Ana, California

21 | */s / Lauren Simonton*

Lauren Simonton